

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Herbert Albert Ramos  
Sue Ramos

Case No.: 1-18-03695HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Allied First Bank
Court Claim Number:	07
Last Four of Loan Number:	1451
Property Address if applicable:	3610 S Salem Church Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$17,579.95
b.	Prepetition arrearages paid by the trustee:	\$17,579.95
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$17,579.95

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: September 26, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Herbert Albert Ramos  
Sue Ramos

Case No.: 1-18-03695HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on September 26, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Dawn Marie Cutaia, Esquire  
Fresh Start Law, PLLC  
1701 West Market St  
York PA 17404

**Served by First Class Mail**

Allied First Bank, SB dba Servbank  
3138 E Elwood St  
Phoenix AZ 85034

Herbert Albert Ramos  
Sue Ramos  
3610 South Salem Church Rd  
Dover PA 17315

I certify under penalty of perjury that the foregoing is true and correct.

Date: September 26, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 18-03695 HERBERT ALBERT RAMOS

ALLIED FIRST BANK, SB D/B/A SERVBANK  
ATTN: CASHIERING  
3138 E ELWOOD STREET  
PHIENIX, AZ 85034-

Sequence: 24  
Modify:  
Filed Date: 11/8/2018 12:00:00AM  
Hold Code:

Acct No: 1451/PRE ARREARS/3610 S S

Amt Sched:	\$162,913.00	Debt:	\$17,579.95	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$17,579.95	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	ALLIED FIRST BANK, SB D/B/A SERVBANK							
520-0	ALLIED FIRST BANK, SB D/B/A SER'		09/19/2023	2028369	\$246.96	\$0.00	\$246.96	
520-0	ALLIED FIRST BANK, SB D/B/A SER'		08/09/2023	2027364	\$330.46	\$0.00	\$330.46	08/22/2023
520-0	ALLIED FIRST BANK, SB D/B/A SER'		07/11/2023	2026436	\$330.46	\$0.00	\$330.46	07/24/2023
520-0	ALLIED FIRST BANK, SB D/B/A SER'		06/13/2023	2025525	\$330.46	\$0.00	\$330.46	06/26/2023
520-0	ALLIED FIRST BANK, SB D/B/A SER'		05/16/2023	2024531	\$317.49	\$0.00	\$317.49	05/25/2023
520-0	ALLIED FIRST BANK, SB D/B/A SER'		04/18/2023	2023484	\$317.49	\$0.00	\$317.49	04/27/2023
520-0	THE MONEY SOURCE, INC		03/15/2023	2023264	\$317.49	\$0.00	\$317.49	03/24/2023
520-0	THE MONEY SOURCE, INC		02/15/2023	2022263	\$317.49	\$0.00	\$317.49	02/28/2023
520-0	THE MONEY SOURCE, INC		01/18/2023	2021264	\$317.49	\$0.00	\$317.49	01/27/2023
520-0	THE MONEY SOURCE, INC		12/13/2022	2020263	\$317.49	\$0.00	\$317.49	12/22/2022
520-0	THE MONEY SOURCE, INC		11/16/2022	2019305	\$317.49	\$0.00	\$317.49	12/13/2022
520-0	THE MONEY SOURCE, INC		10/18/2022	2018285	\$334.90	\$0.00	\$334.90	10/28/2022
520-0	THE MONEY SOURCE, INC		09/13/2022	2017204	\$334.90	\$0.00	\$334.90	09/21/2022
520-0	THE MONEY SOURCE, INC		08/17/2022	2016211	\$334.90	\$0.00	\$334.90	08/25/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	THE MONEY SOURCE, INC		07/13/2022	2015134	\$311.69	\$0.00	\$311.69	07/21/2022
520-0	THE MONEY SOURCE, INC		06/14/2022	2014153	\$311.68	\$0.00	\$311.68	06/22/2022
520-0	THE MONEY SOURCE, INC		05/17/2022	2013157	\$311.69	\$0.00	\$311.69	05/25/2022
520-0	THE MONEY SOURCE, INC		04/12/2022	2012054	\$311.68	\$0.00	\$311.68	04/22/2022
520-0	THE MONEY SOURCE, INC		03/16/2022	2011031	\$311.69	\$0.00	\$311.69	03/28/2022
520-0	THE MONEY SOURCE, INC		02/16/2022	2010038	\$311.69	\$0.00	\$311.69	03/04/2022
520-0	THE MONEY SOURCE, INC		01/19/2022	2009079	\$311.68	\$0.00	\$311.68	01/26/2022
520-0	THE MONEY SOURCE, INC		12/15/2021	2008053	\$311.69	\$0.00	\$311.69	12/22/2021
520-0	THE MONEY SOURCE, INC		11/16/2021	2007040	\$311.69	\$0.00	\$311.69	11/22/2021
520-0	THE MONEY SOURCE, INC		10/14/2021	2006008	\$320.90	\$0.00	\$320.90	10/20/2021
520-0	THE MONEY SOURCE, INC		09/14/2021	2004952	\$320.90	\$0.00	\$320.90	09/20/2021
520-0	THE MONEY SOURCE, INC		08/18/2021	2003976	\$320.91	\$0.00	\$320.91	08/24/2021
520-0	THE MONEY SOURCE, INC		07/14/2021	2002884	\$320.90	\$0.00	\$320.90	07/22/2021
520-0	THE MONEY SOURCE, INC		06/16/2021	2001903	\$320.90	\$0.00	\$320.90	06/22/2021
520-0	THE MONEY SOURCE, INC		05/18/2021	2000915	\$310.66	\$0.00	\$310.66	05/25/2021
520-0	THE MONEY SOURCE, INC		04/15/2021	1229530	\$310.67	\$0.00	\$310.67	04/20/2021
520-0	THE MONEY SOURCE, INC		03/17/2021	1228515	\$310.66	\$0.00	\$310.66	03/25/2021
520-0	THE MONEY SOURCE, INC		02/17/2021	1227499	\$310.66	\$0.00	\$310.66	03/01/2021
520-0	THE MONEY SOURCE, INC		01/19/2021	1226469	\$310.66	\$0.00	\$310.66	02/05/2021
520-0	THE MONEY SOURCE, INC		12/10/2020	1224694	\$310.66	\$0.00	\$310.66	12/16/2020

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	THE MONEY SOURCE, INC		11/03/2020	1223685	\$310.66	\$0.00	\$310.66	11/17/2020
520-0	THE MONEY SOURCE, INC		09/17/2020	1221923	\$614.50	\$0.00	\$614.50	09/25/2020
520-0	THE MONEY SOURCE, INC		08/12/2020	1220870	\$307.25	\$0.00	\$307.25	08/31/2020
520-0	THE MONEY SOURCE, INC		07/07/2020	1219817	\$307.25	\$0.00	\$307.25	07/20/2020
520-0	THE MONEY SOURCE, INC		06/02/2020	1218794	\$307.25	\$0.00	\$307.25	06/18/2020
520-0	THE MONEY SOURCE, INC		05/06/2020	1217801	\$307.24	\$0.00	\$307.24	05/21/2020
520-0	THE MONEY SOURCE, INC		04/14/2020	1216845	\$318.52	\$0.00	\$318.52	04/23/2020
520-0	THE MONEY SOURCE, INC		03/12/2020	1215576	\$318.51	\$0.00	\$318.51	03/19/2020
520-0	THE MONEY SOURCE, INC		02/13/2020	1214263	\$4,049.64	\$0.00	\$4,049.64	02/21/2020
Sub-totals: \$17,579.95						\$0.00	\$17,579.95	
Grand Total: \$17,579.95						\$0.00		